



Attorney Docket No. 07-1087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Continuation-in-part re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3692

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: **SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT**

**Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450**

*Please do not enter.
Thank you.*

W-S

Dear Sir:

AMENDMENT UNDER 37 C.F.R. § 1.116 IN RESPONSE TO ACTION OF APRIL 6, 2007

This responds to the Office action mailed April 6, 2007. Please amend the present application as follows: